

Listing of Claims:

1-33 (Cancelled)

34. (Currently amended) A computer-implemented method for managing funds for a plurality of client accounts for a plurality of clients whose funds were accepted for deposit in respective client accounts held in the names of the respective clients at a first banking institution, the method comprising:

(a) maintaining a plurality of FDIC-insured and interest-bearing aggregated deposit accounts, each aggregated deposit account held in a different respective bank of a different respective banking institution including an FDIC-insured and interest-bearing aggregated deposit account held at the first banking institution;

(b) maintaining or having maintained an electronic database, on one or more computer-readable media~~computers~~, containing information on funds held by each client in the plurality of aggregated deposit accounts;

(c) administering the aggregated deposit accounts to transfer or have transferred client funds that had been accepted into respective client accounts held in the names of the respective clients at the first banking institution to the aggregated deposit account at the first banking institution except that for clients with a balance of funds in the aggregated deposit account at the first banking institution that equal or exceed a specified amount depositing or having deposited additional funds of that client to one of the aggregated deposit accounts in a different one of the banking institutions;

(d) withdrawing or having withdrawn client funds from the FDIC-insured and interest-bearing aggregated deposit account held at one of the banks of one of the banking institutions more than six (6) times during a month~~the first banking institution using a method of withdrawal that allows an unlimited number of transactions per month~~ while preserving an insured and interest-bearing status of the FDIC-insured and interest-bearing aggregated deposit account held at the one bank~~first banking institution~~; and

(e) updating or having updated the electronic database based on the transfers to and withdrawals in the plurality of aggregated deposit accounts.

35. (Previously presented) The method of claim 34, wherein the withdrawing or having withdrawn step is made from an aggregated deposit account at one of the banking institutions through an aggregated demand deposit account at that banking institution.

36. (Previously presented) The method of claim 34, further including the step of, on a regular, periodic, or recurring basis, calculating a net transaction as the sum of individual client deposits and withdrawals from each of the plurality of the client accounts; and, further including the step of utilizing the net transaction calculation to determine an amount of funds that need to be deposited into one or more of the aggregated deposit accounts to cover client deposits, or an amount of funds that needs to be withdrawn from one or more of the aggregated deposit accounts to cover client withdrawals.

37. (Previously presented) The method of claim 34, further including the steps of: (a) monitoring requested debits of funds from each of the client accounts, and (b) selectively authorizing or rejecting each of the requested debits based upon an account balance in a client account or a client's proportionate share in the plurality of aggregated deposit accounts or based upon both the account balance in the client account and the client's proportionate share in the plurality of aggregated deposit accounts.

38. (Previously presented) The method of claim 34, wherein the withdrawing or having withdrawn step is substantially performed only by one or more of the following methods: in person, or by mail, or by messenger, or by telephone and distributed by mail, or by automated teller machine, or a combination thereof so that the insured and interest-bearing status of the aggregated deposit accounts is preserved.

39. (Previously presented) The method of claim 35, further comprising selecting the different one of the banking institutions to deposit the additional funds to the aggregated deposit account held thereby based at least on one or more exclusions of banking institutions made by the client.

40. (Previously presented) The method of claim 34, further comprising selecting the different one of the banking institutions to deposit the additional funds to the aggregated

deposit account held thereby based at least on one or more exclusions of banking institutions made by the client.

41. (Previously presented) The method of claim 34, further comprising selecting the different one of the banking institutions to deposit the excess over the specified amount to the aggregated deposit account held thereby based on an exclusion of banking institutions located in a state where the client resides.

42. (Currently amended) A computer-implemented method for managing funds for a plurality of client accounts for a plurality of clients whose funds were accepted for deposit in respective client accounts held in the names of the respective different clients at a first banking institution, the method comprising:

(a) accepting client funds from each of a plurality of the clients, with funds from each different client being accepted into a respective client account held in the name of that respective client at the first banking institution;

(b) maintaining or having maintained an FDIC-insured and interest-bearing aggregated deposit account at the first banking institution;

(c) maintaining or having maintained or receiving access by computer to an electronic database, on one or more computer-readable media~~computers~~, containing information on funds held by each client in a plurality of FDIC-insured and interest-bearing aggregated deposit accounts, each aggregated deposit account held at a different banking institution;

(d) transferring or have transferred client funds of a plurality of the client accounts to the aggregated deposit account at the first banking institution except that for clients with a balance of funds in the aggregated deposit account at the first banking institution that equal or exceed a specified amount depositing or having deposited additional funds of that client to one of the aggregated deposit accounts in a different one of the banking institutions;

(~~ed~~) withdrawing or having withdrawn client funds from the aggregated deposit account held in one of the banks of one of the banking institutions more than six (6) times during a month ~~in the first banking institution using a method of withdrawal that allows~~

~~an unlimited number of transactions per month~~ while preserving an insured and interest-bearing status of that aggregated deposit account in the one bank; and

(fe) updating the electronic database based on the transfers to and withdrawals in the plurality of aggregated deposit accounts or receiving electronic access.

43. (Previously presented) The method of claim 42, wherein the withdrawing or having withdrawn step is made from an aggregated deposit account at the first banking institutions through an aggregated demand deposit account at the first banking institution.

44. (Previously presented) The method of claim 43, further comprising receiving a selection from one or more clients of exclusions of one or more banking institutions, and providing such exclusions to assist in selecting the different one of the banking institutions to deposit the additional funds to the aggregated deposit account held thereby.

45. (Previously presented) The method of claim 42, further comprising receiving a selection from one or more clients of exclusions of one or more banking institutions, and providing such exclusions to assist in selecting the different one of the banking institutions to deposit the additional funds to the aggregated deposit account held thereby.

46. (Previously presented) The method of claim 42, further comprising receiving from one or more clients an exclusion of banking institutions located in a state where the client resides, and providing such exclusion to assist in selecting the different one of the banking institutions to deposit the additional funds to the aggregated deposit account held thereby.

47. (Previously presented) The method of claim 42, further including the step of, on a regular, periodic, or recurring basis, calculating a net transaction as the sum of individual client deposits and withdrawals from each of the plurality of the client accounts; and, further including the step of utilizing the net transaction calculation to determine an amount of funds that need to be deposited into one or more of the aggregated deposit accounts to cover client deposits, or an amount of funds that needs to be withdrawn from one or more of the aggregated deposit accounts to cover client withdrawals.

48. (Previously presented) The method of claim 42, wherein the withdrawing or having withdrawn step is substantially performed only by one or more of the following methods: in person, or by mail, or by messenger, or by telephone and distributed by mail, or by automated teller machine, or a combination thereof so that the insured and interest-bearing status of the aggregated deposit account at the first banking institution is preserved.

49. (Currently amended) A computer-implemented method for managing funds for a plurality of client accounts for a plurality of clients whose funds were accepted for deposit in respective client accounts held in the names of the respective clients at a first banking institution that includes a first bank in its infrastructure, the method comprising:

(a) maintaining a plurality of FDIC-insured and interest-bearing aggregated deposit accounts, each aggregated deposit account held in a different respective bank of a different respective banking institution including an FDIC-insured and interest-bearing aggregated deposit account held at the first bank in the first banking institution;

(b) maintaining or having maintained an electronic database, on one or more computer-readable media~~computers~~, containing information on funds held by each client in the plurality of aggregated deposit accounts;

(c) administering the aggregated deposit accounts to transfer or have transferred client funds that had been accepted into respective client accounts held in the names of the respective clients at the first banking institution to the aggregated deposit account at the first bank except that for clients with a balance of funds in the aggregated deposit account at the first bank that equal or exceed a specified amount depositing or having deposited additional funds of that client to one of the aggregated deposit accounts in one of the different banks in one of the different banking institutions;

(d) withdrawing or having withdrawn client funds from the FDIC-insured and interest-bearing aggregated deposit account held at one of the banks of one of the banking institutions more than six (6) times during a month ~~the first bank using a method of withdrawal that allows an unlimited number of transactions per month~~ while preserving an insured and interest-bearing status of the FDIC-insured and interest-bearing aggregated deposit account held at the one first bank; and

(e) updating or having updated the electronic database based on the transfers to and withdrawals in the plurality of aggregated deposit accounts.

50. (Previously presented) The method of claim 49, wherein the withdrawing or having withdrawn step is made from an aggregated deposit account at one of the banks at one of the banking institutions through an aggregated demand deposit account at that bank.

51. (Previously presented) The method of claim 49, further including the step of, on a regular, periodic, or recurring basis, calculating a net transaction as the sum of individual client deposits and withdrawals from each of the plurality of the client accounts; and, further including the step of utilizing the net transaction calculation to determine an amount of funds that need to be deposited into one or more of the aggregated deposit accounts to cover client deposits, or an amount of funds that needs to be withdrawn from one or more of the aggregated deposit accounts to cover client withdrawals.

52. (Previously presented) The method of claim 49, further including the steps of: (a) monitoring requested debits of funds from each of the client accounts, and (b) selectively authorizing or rejecting each of the requested debits based upon an account balance in a client account or a client's proportionate share in the plurality of aggregated deposit accounts or based upon both the account balance in the client account and the client's proportionate share in the plurality of aggregated deposit accounts.

53. (Previously presented) The method of claim 49, wherein the withdrawing or having withdrawn step is substantially performed only by one or more of the following methods: in person, or by mail, or by messenger, or by telephone and distributed by mail, or by automated teller machine, or a combination thereof so that the insured and interest-bearing status of the aggregated deposit accounts is preserved.

54. (Previously presented) The method of claim 50, further comprising selecting the different one of the banks to deposit the additional funds to the aggregated deposit account held thereby based at least on an exclusion of one or more banks made by the client.

55. (Previously presented) The method of claim 49, further comprising selecting the different one of the banks to deposit the additional funds to the aggregated deposit account held thereby based at least on an exclusion of one or more banks made by the client.

56. (Previously presented) The method of claim 49, further comprising selecting the different one of the banking institutions to deposit the excess over the specified amount to the aggregated deposit account held thereby based on an exclusion of one or more banks located in a state where the client resides.

57. (Currently amended) A computer-implemented method for managing funds for a plurality of client accounts for a plurality of clients whose funds were accepted for deposit in respective client accounts held in the names of the respective different clients at a first banking institution that includes a first bank in its infrastructure, the method comprising:

(a) accepting client funds from each of a plurality of the clients, with funds from each different client being accepted into a respective client account held in the name of that respective client at the first banking institution;

(b) maintaining or having maintained an FDIC-insured and interest-bearing aggregated deposit account at the first bank in the first banking institution;

(c) maintaining or having maintained or receiving access by computer to an electronic database, on one or more computer-readable media~~computers~~, containing information on funds held by each client in a plurality of FDIC-insured and interest-bearing aggregated deposit accounts, each aggregated deposit account held in a different respective bank of a different respective banking institution;

(d) transferring or have transferred client funds of a plurality of the client accounts to the aggregated deposit account at the first bank except that for clients with a balance of funds in the aggregated deposit account at the first bank that equal or exceed a specified amount depositing or having deposited additional funds of that client to one of the aggregated deposit accounts in one of the different banks in one of the different banking institutions;

(e) withdrawing or having withdrawn client funds from the aggregated deposit account held at one of the banks of one of the banking institutions more than six (6) times during a month ~~in the first bank using a method of withdrawal that allows an unlimited~~

~~number of transactions per month~~ while preserving an insured and interest-bearing status of the FDIC-insured and interest-bearing aggregated deposit account held at the one bank; and

(fe) updating the electronic database based on the transfers to and withdrawals in the plurality of aggregated deposit accounts or receiving electronic access.

58. (Previously presented) The method of claim 57, wherein the withdrawing or having withdrawn step is made from an aggregated deposit account at the first bank through an aggregated demand deposit account at the first bank.

59. (Previously presented) The method of claim 58, further comprising receiving one or more exclusions of one of the clients of one or more banks, and using such exclusions to assist in selecting the different one of the banks to deposit the additional funds to the aggregated deposit account held thereby.

60. (Previously presented) The method of claim 57, further comprising receiving one or more exclusions of one of the clients of one or more banks, and using such exclusions to assist in selecting the different one of the banks to deposit the additional funds to the aggregated deposit account held thereby..

61. (Previously presented) The method of claim 57, further comprising receiving one or more exclusions of one of the clients of one or more banks located in a state where the client resides, and providing such exclusion to assist in selecting the different one of the banks to deposit the additional funds to the aggregated deposit account held thereby.

62. (Previously presented) The method of claim 57, further including the step of, on a regular, periodic, or recurring basis, calculating a net transaction as the sum of individual client deposits and withdrawals from each of the plurality of the client accounts; and, further including the step of utilizing the net transaction calculation to determine an amount of funds that need to be deposited into one or more of the aggregated deposit accounts to cover client deposits, or an amount of funds that needs to be withdrawn from one or more of the aggregated deposit accounts to cover client withdrawals.

63. (Previously presented) The method of claim 57, wherein the withdrawing or having withdrawn step is substantially performed only by one or more of the following methods: in person, or by mail, or by messenger, or by telephone and distributed by mail, or by automated teller machine, or a combination thereof so that the insured and interest-bearing status of the aggregated deposit account at the first banking institution is preserved.

64. (Currently amended) A computer-implemented method for managing funds for a plurality of client accounts for a plurality of clients of a first banking institution that includes a first bank in its infrastructure, wherein the respective client funds were accepted for deposit in respective client accounts held in the names of the respective clients, the method comprising:

(a) maintaining a plurality of FDIC-insured and interest-bearing aggregated deposit accounts, each aggregated deposit account held in a different respective bank of a different respective banking institution including an FDIC-insured and interest-bearing aggregated deposit account held at the first bank in the first banking institution;

(b) maintaining or having maintained an electronic database, on one or more computer-readable media~~computers~~, containing information on funds held by each client in the plurality of aggregated deposit accounts;

(c) administering the aggregated deposit accounts to transfer or have transferred client funds that had been accepted into respective client accounts held in the names of the respective clients at the first banking institution to the aggregated deposit account at the first bank except that for clients with a balance of funds in the aggregated deposit account at the first bank that equal or exceed a specified amount depositing or having deposited additional funds of that client to one of the aggregated deposit accounts in one of the different banks in one of the different banking institutions;

(d) withdrawing or having withdrawn client funds from the FDIC-insured and interest-bearing aggregated deposit account held at one of the banks of one of the banking institutions more than six (6) times during a month ~~the first bank using a method of withdrawal that allows an unlimited number of transactions per month~~ while preserving an insured and interest-bearing status of the FDIC-insured and interest-bearing aggregated deposit account held at the one bank~~first bank~~; and

(e) updating or having updated the electronic database based on the transfers to and withdrawals in the plurality of aggregated deposit accounts.

65. (Previously presented) The method of claim 64, wherein the withdrawing or having withdrawn step is made from an aggregated deposit account at one of the banks at one of the banking institutions through an aggregated demand deposit account at that bank.

66. (Previously presented) The method of claim 64, further including the step of, on a regular, periodic, or recurring basis, calculating a net transaction as the sum of individual client deposits and withdrawals from each of the plurality of the client accounts; and, further including the step of utilizing the net transaction calculation to determine an amount of funds that need to be deposited into one or more of the aggregated deposit accounts to cover client deposits, or an amount of funds that needs to be withdrawn from one or more of the aggregated deposit accounts to cover client withdrawals.

67. (Previously presented) The method of claim 64, further including the steps of: (a) monitoring requested debits of funds from each of the client accounts, and (b) selectively authorizing or rejecting each of the requested debits based upon an account balance in a client account or a client's proportionate share in the plurality of aggregated deposit accounts or based upon both the account balance in the client account and the client's proportionate share in the plurality of aggregated deposit accounts.

68. (Previously presented) The method of claim 64, wherein the withdrawing or having withdrawn step is substantially performed only by one or more of the following methods: in person, or by mail, or by messenger, or by telephone and distributed by mail, or by automated teller machine, or a combination thereof so that the insured and interest-bearing status of the aggregated deposit accounts is preserved.

69. (Previously presented) The method of claim 65, further comprising selecting the different one of the banks to deposit the additional funds to the aggregated deposit account held thereby based at least on an exclusion of one or more banks made by the client.

70. (Previously presented) The method of claim 64, further comprising selecting the different one of the banks to deposit the additional funds to the aggregated deposit account held thereby based at least on an exclusion of one or more banks made by the client.

71. (Previously presented) The method of claim 64, further comprising selecting the different one of the banking institutions to deposit the excess over the specified amount to the aggregated deposit account held thereby based on an exclusion of one or more banks located in a state where the client resides.

72. (Currently amended) A computer-implemented method for managing funds for a plurality of client accounts for a plurality of clients whose funds were accepted for deposit in respective client accounts held in the names of the respective different clients at a first banking institution that includes a first bank in its infrastructure, the method comprising:

(a) accepting client funds from each of a plurality of the clients, with funds from each different client being accepted into a respective client account held in the name of that respective client at the first banking institution;

(b) maintaining or having maintained an FDIC-insured and interest-bearing aggregated deposit account at the first bank in the first banking institution;

(c) maintaining or having maintained or receiving access by computer to an electronic database, on one or more computer-readable media~~computers~~, containing information on funds held by each client in a plurality of FDIC-insured and interest-bearing aggregated deposit accounts, each aggregated deposit account held in a different respective bank of a different respective banking institution;

(d) transferring or have transferred client funds of a plurality of the client accounts to the aggregated deposit account at the first bank except that for clients with a balance of funds in the aggregated deposit account at the first bank that equal or exceed a specified amount depositing or having deposited additional funds of that client to one of the aggregated deposit accounts in one of the different banks in one of the different banking institutions;

(~~e~~) withdrawing or having withdrawn client funds from the aggregated deposit account held at one of the banks of one of the banking institutions more than six (6) times during a month in the first bank using a method of withdrawal that allows an unlimited

~~number of transactions per month~~ while preserving an insured and interest-bearing status of that aggregated deposit account held at the one bank; and

(fe) updating the electronic database based on the transfers to and withdrawals in the plurality of aggregated deposit accounts or receiving electronic access.

73. (Previously presented) The method of claim 72, wherein the withdrawing or having withdrawn step is made from an aggregated deposit account at the first bank through an aggregated demand deposit account at the first bank.

74. (Previously presented) The method of claim 73, further comprising receiving one or more exclusions of one of the clients of one or more banks, and using such exclusions to assist in selecting the different one of the banks to deposit the additional funds to the aggregated deposit account held thereby.

75. (Previously presented) The method of claim 72, further comprising receiving one or more exclusions of one of the clients of one or more banks, and using such exclusions to assist in selecting the different one of the banks to deposit the additional funds to the aggregated deposit account held thereby..

76. (Previously presented) The method of claim 72, further comprising receiving one or more exclusions of one of the clients of one or more banks located in a state where the client resides, and providing such exclusion to assist in selecting the different one of the banks to deposit the additional funds to the aggregated deposit account held thereby.

77. (Previously presented) The method of claim 72, further including the step of, on a regular, periodic, or recurring basis, calculating a net transaction as the sum of individual client deposits and withdrawals from each of the plurality of the client accounts; and, further including the step of utilizing the net transaction calculation to determine an amount of funds that need to be deposited into one or more of the aggregated deposit accounts to cover client deposits, or an amount of funds that needs to be withdrawn from one or more of the aggregated deposit accounts to cover client withdrawals.

78. (Previously presented) The method of claim 72, wherein the withdrawing or having withdrawn step is substantially performed only by one or more of the following methods: in person, or by mail, or by messenger, or by telephone and distributed by mail, or by automated teller machine, or a combination thereof so that the insured and interest-bearing status of the aggregated deposit account at the first banking institution is preserved.

79. (New) The method of claim 34, withdrawing or having withdrawn client funds from the FDIC-insured and interest-bearing aggregated deposit account held at a second one of the banks of a second one of the banking institutions more than six (6) times during a month while preserving an insured and interest-bearing status of the FDIC-insured and interest-bearing aggregated deposit account held at the second one of the banks.

80. (New) The method of claim 34, withdrawing or having withdrawn client funds from the FDIC-insured and interest-bearing aggregated deposit account held at a second one of the banks of a second one of the banking institutions more than six (6) times during a month while preserving an insured and interest-bearing status of the FDIC-insured and interest-bearing aggregated deposit account held at the second one of the banks.

81. (New) The method of claim 49, withdrawing or having withdrawn client funds from the FDIC-insured and interest-bearing aggregated deposit account held at a second one of the banks of a second one of the banking institutions more than six (6) times during a month while preserving an insured and interest-bearing status of the FDIC-insured and interest-bearing aggregated deposit account held at the second one of the banks.

82. (New) The method of claim 57, withdrawing or having withdrawn client funds from the FDIC-insured and interest-bearing aggregated deposit account held at a second one of the banks of a second one of the banking institutions more than six (6) times during a month while preserving an insured and interest-bearing status of the FDIC-insured and interest-bearing aggregated deposit account held at the second one of the banks.

83. (New) The method of claim 64, withdrawing or having withdrawn client funds from the FDIC-insured and interest-bearing aggregated deposit account held at a second one of the banks of a second one of the banking institutions more than six (6) times during a

month while preserving an insured and interest-bearing status of the FDIC-insured and interest-bearing aggregated deposit account held at the second one of the banks.

84. (New) The method of claim 72, withdrawing or having withdrawn client funds from the FDIC-insured and interest-bearing aggregated deposit account held at a second one of the banks of a second one of the banking institutions more than six (6) times during a month while preserving an insured and interest-bearing status of the FDIC-insured and interest-bearing aggregated deposit account held at the second one of the banks.